

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Deborah Ann Mackarevich  
Debtor

Case No. 21-00680-PMM  
Chapter 13

District/off: 0314-5  
Date Rcvd: Jun 16, 2021

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 34

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:**

Recip ID	Recipient Name and Address
db	+ Deborah Ann Mackarevich, 2B Bald Mountain Road, Scranton, PA 18504-9783
5399791	American Express, PO Box 1270, Newark, NJ 07101-1270
5408576	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5399792	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
5399794	Capital One/Walmart, PO Box 71087, Charlotte, NC 28272-1087
5399797	Firestone (CFNA), PO Box 81410, Cleveland, OH 44181-0410
5399804	Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577
5406517	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5399806	Talbots, PO Box 530949, Atlanta, GA 30353-0949
5405514	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 16 2021 19:04:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5399790	+ Email/PDF: gecscedi@recoverycorp.com	Jun 16 2021 19:04:40	American Eagle, PO Box 965005, Orlando, FL 32896-5005
5399793	Email/Text: bankruptcy@bbandt.com	Jun 16 2021 19:03:00	BB&T, PO Box 580048, Charlotte, NC 28258-0048
5409360	+ Email/Text: bankruptcy@bbandt.com	Jun 16 2021 19:03:00	BB&T Now Truist, Bankruptcy Section, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
5409206	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 19:04:41	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5399795	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2021 19:04:44	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
5414272	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2021 19:04:36	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5399796	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 17 2021 11:26:31	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
5399801	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2021 19:04:45	Macy's, PO Box 9001108, Louisville, KY 40290-1108
5399798	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2021 19:04:36	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
5399799	Email/Text: PBNCNotifications@perituservices.com	Jun 16 2021 19:03:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
5411015	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2021 11:26:53	LVNV Funding, LLC, Resurgent Capital Services,

5399800	Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 19:04:39	PO Box 10587, Greenville, SC 29603-0587
5408746	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2021 11:26:32	Lowes, PO Box 530914, Atlanta, GA 30353-0914
5399802	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 16 2021 19:04:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5411704	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 16 2021 19:04:43	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
5399803	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 19:03:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5399805	Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 19:04:40	Pier One Imports, PO Box 659617, San Antonio, TX 78265-9617
5413142	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2021 19:03:49	QVC, PO Box 965017, Orlando, FL 32896-5017
5413143	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2021 19:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5400415	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 19:04:40	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5399807	Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 19:04:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5399808	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 19:03:00	TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
5399809	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 16 2021 19:03:00	Ulta, PO Box 659820, San Antonio, TX 78265-9120
			Visa, PO Box 790408, Saint Louis, MO 63179-0408

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com

District/off: 0314-5

Date Rcvd: Jun 16, 2021

User: AutoDocke

Form ID: pdf002

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Total Noticed: 34

Mark J. Conway

on behalf of Debtor 1 Deborah Ann Mackarevich info@mjconwaylaw.com connie@mjconwaylaw.com;mjc@mjconwaylaw.com

Rebecca Ann Solarz

on behalf of Creditor QUICKEN LOANS LLC bkgroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:****DEBORAH MACKAREVICH****CHAPTER: 5-21-00680****CASE NO. 13****Debtor(s)**

- |                                       |                                       |
|---------------------------------------|---------------------------------------|
| <input checked="" type="checkbox"/> X | ORIGINAL PLAN                         |
| <input type="checkbox"/>              | AMENDED PLAN (indicate #)             |
| <input type="checkbox"/> 0            | Number of Motions to Avoid Liens      |
| <input type="checkbox"/> 0            | Number of Motions to Value Collateral |

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> X Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> X Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> X Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

## 1. PLAN FUNDING AND LENGTH OF PLAN.

### A. Plan Payments From Future Income

- To date, the Debtor paid \$0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$89,278.80 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
06/2021	05/2026	\$1,487.98	0	\$1,487.98	\$89,278.80
				Total Payments:	\$89,278.80

- If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
- Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. *Check One:*

Debtor is at or under median income.

*If this is checked, the rest of § 1.A.4 need not be completed or reproduced.*

Debtor is over median income. Debtor estimates that a minimum of \$77,913.71 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ [Enter text here](#). (Liquidation value is calculated as the value of all non- exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines:*

No assets will be liquidated. *If this is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

**2. SECURED CLAIMS.****A. Pre-Confirmation Distributions. Check One:**

None.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check One:**

None.

*If this is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Quicken Loans, Inc.	Residence – 2B Bald Mountain Road, Scranton, PA 18504	0377
BB&T	2020 Hyundai Venue	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check One:**

None.

*If this is checked, the rest of § 2.C need not be completed or reproduced.*

- X** The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Quicken Loans, Inc.	Residence – 2B Bald Mountain Road, Scranton, PA 18504	\$435.97	0	\$435.97

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.) Check One:**

None.

**E. Secured claims for which a § 506 valuation is applicable. Check One:**

None.

**F. Surrender of Collateral. Check One:**

None.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check One:**

None.

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
  
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$1,500.00 already paid by the Debtor, the amount of \$2,813.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  
  - b. \$ Enter text here per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
  
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one:*

None.

#### B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

#### C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one:*

None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one:**

None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one:**

None.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.
- entry of discharge.
- closing of case.

**7. DISCHARGE: (Check one)**

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: [Enter text here](#)

Level 2: [Enter text here](#)

Level 3: [Enter text here](#)

Level 4: [Enter text here](#)

Level 5: [Enter text here](#)

Level 6: [Enter text here](#)

Level 7: [Enter text here](#)

Level 8: [Enter text here](#)

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## **9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

[Enter text here](#)

Dated: May 11, 2021

/s/ Mark J. Conway

Mark J. Conway, Attorney for Debtor

/s/ Deborah Mackarevich

Deborah Mackarevich

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.